



OCWEN Loan Servicing, LLC
P.O. Box 785063
Orlando, FL 32878-5063
(Do not send any correspondence or payment to the above address)

WWW.OCWEN.COM

March 18, 2013

David Daugherty

35 Valley View Drive
Vienna, WV 26105

RE: Loan Number: 7092244537
Property Address: 35 Valley View Dr
Vienna, WV 26105

Dear David Daugherty :

OCWEN would like to take this opportunity to thank you for your recent communication regarding the above referenced loan. We appreciate the time and effort on your part to bring your concern to our attention. Pursuant to your concern, we have reviewed the loan and below is the recap of our response to the concern raised:

Concern#1 You expressed concern regarding the past due amount reflected in the credit report made on March 2012.

Response Please note the amount reflecting on credit report is calculated, as follows:

Past due amount= monthly mortgage payment X the no. of monthsâ€
escrow advances- suspense (partial payment) credit.

Our records indicate that the credit reporting made for the month of March 2012, reflected the total past due amount as \$6,128.39. As of March 2012, your loan was due for the November 26, 2011 contractual payment and the total amount past due on the loan was in the amount of \$6,128.39.

Please note that, Ocwen is obligated to report true and accurate information to the credit bureaus and therefore the credit reporting cannot be changed.

Please note that, we have reviewed and it was determined that the past due amount reflecting on the credit reporting made for the month of March 2012 is correct. However, foreclosure proceedings were initiated on the loan on April 18, 2012, as the loan was past due for the November 26, 2012 payment as of that date. Further, the foreclosure proceedings were stopped on April 23, 2012, as the loan was reinstated. Our records indicate that the foreclosure reporting made on the loan is valid and cannot be altered.

We report to Equifax, TransUnion, Experian and Innovis. These bureaus provide information to the local credit bureaus to update and correct your credit file. However, if you believe that there is a discrepancy in the way the loan has been reported by the credit bureaus, please contact the concerned credit bureaus directly

As of the date of this letter, the loan is due for the March 26, 2013 payment .For any further concerns regarding the loan; please contact our Customer Care Center at (800) 746-2936.

We trust the information provided has fully addressed your concern. Please visit our website (www.ocwen.com) which is available 24 hours a day, seven days a week, as many of the answers to your account specific questions may be found there. However, should you have any further questions in regards to this issue, please contact our Research Department at (800) 241-9960. If after

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This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

Loan Number:7092244537

CONFIDENTIAL

NMLS # 1852
DD/OLS 000225